

ACTIVITY (\$000)	mm/dd/yyyy	mm/dd/yyyy	mm/dd/yyyy	mm/dd/yyyy	mm/dd/yyyy	PERCENT CHANGE	
						1-QTR	1-YR
Securitization Activities	1,941,689	1,919,175	2,040,919	1,634,750	1,402,187	1.2	38.5
1-4 Family Residential Loans	129,746	159,336	221,500	238,979	3,822	-18.6	3294.7
Home Equity Lines	346,075	349,247	349,336	334,423	315,624	-0.9	9.7
Credit Card Receivables	71,102	70,447	79,315	76,363	78,642	0.9	-9.6
Auto Loans	396,204	302,121	312,066	328,283	320,897	31.1	23.5
Commercial and Industrial Loans	998,562	1,038,024	1,078,702	656,702	683,202	-3.8	46.2
All Other Loans and Leases	0	0	0	0	0	NA	NA
Retained Interest-Only Strips	74,842	78,072	99,427	72,165	65,932	-4.1	13.5
1-4 Family Residential Loans	2,610	3,214	3,839	5,239	0	-18.8	NA
Home Equity Lines	10,637	10,151	10,488	12,260	11,251	4.8	-5.5
Credit Card Receivables	841	844	839	1,084	1,297	-0.4	-35.2
Auto Loans	7,257	5,749	19,542	19,474	14,362	26.2	-49.5
Commercial and Industrial Loans	53,497	58,114	64,719	34,108	39,022	-7.9	37.1
All Other Loans and Leases	0	0	0	0	0	NA	NA
Retained Credit Enhancements	147,600	139,283	131,595	100,841	95,670	6.0	54.3
1-4 Family Residential Loans	3,332	3,332	3,332	996	996	0.0	234.5
Home Equity Lines	9,517	9,604	9,608	8,671	9,625	-0.9	-1.1
Credit Card Receivables	3,600	3,600	3,600	3,600	3,600	0.0	0.0
Auto Loans	27,497	25,106	20,284	20,485	21,301	9.5	29.1
Commercial and Industrial Loans	103,654	97,641	94,771	67,089	60,148	6.2	72.3
All Other Loans and Leases	0	0	0	0	0	NA	NA
Total Retained Credit Exposure	222,442	217,355	231,022	173,006	161,602	2.3	37.7
Unused Commit to Provide Liq (Servicer Adv)	0	0	0	0	0	NA	NA
Seller's Interest in Securities & Loans	0	99,336	104,400	23,587	0	-100.0	NA
Home Equity Lines	0	18,782	18,884	17,839	0	-100.0	NA
Credit Card Receivables	0	5,302	5,970	5,748	0	-100.0	NA
Commercial and Industrial Loans	0	75,252	79,546	0	0	-100.0	NA
Asset-Backed Commercial Paper Conduits	5,219,379	5,215,531	5,230,821	5,194,195	1,599,190	0.1	226.4
Cr Exp from Conduits by Bank or Oth Inst	119,379	115,531	130,821	94,195	94,479	3.3	26.4
Liq Commit from Conduits by Bank/Oth Inst	5,100,000	5,100,000	5,100,000	5,100,000	1,504,711	0.0	238.9
ACTIVITY % OF TOTAL ASSETS	mm/dd/yyyy	mm/dd/yyyy	mm/dd/yyyy	mm/dd/yyyy	mm/dd/yyyy		
Securitization Activities	7.54	7.73	8.40	6.74	5.97		
1-4 Family Residential Loans	0.50	0.64	0.91	0.99	0.02		
Home Equity Lines	1.34	1.41	1.44	1.38	1.34		
Credit Card Receivables	0.28	0.28	0.33	0.31	0.33		
Auto Loans	1.54	1.22	1.28	1.35	1.37		
Commercial and Industrial Loans	3.88	4.18	4.44	2.71	2.91		
All Other Loans and Leases	0.00	0.00	0.00	0.00	0.00		
Asset-Backed Commercial Paper Conduits	20.28	21.00	21.52	21.41	6.81		
Cr Exp, Conduits by Bank or Oth Inst	0.46	0.47	0.54	0.39	0.40		
Liq Commit, Conduits by Bank/Oth Inst	19.82	20.53	20.98	21.03	6.41		
PERCENT OF TOTAL MANAGED ASSETS (ON-BALANCE-SHEET LOANS + SECURITIZED LOANS)							
1-4 Family Residential Loans	17.47	18.18	18.53	18.05	17.81		
Home Equity Lines	4.55	4.06	3.87	3.65	3.61		
Credit Card Receivables	0.58	0.58	0.69	0.62	0.67		
Auto Loans and Other Consumer Loans	5.96	5.59	5.63	5.80	5.72		
Commercial and Industrial Loans	23.06	24.00	24.42	23.43	23.85		
All Other Loans and Leases	48.38	47.58	46.87	48.44	48.34		

Servicing, Securitization, and Asset Sale Activity-Part I

BHCPR page 17 provides, on a fully consolidated basis, information on a BHC's servicing, securitization, and asset sale activities, including the total dollar amount of all securitization activity, the dollar amounts of each securitized asset type, and the dollar amounts of retained credit exposure for each securitized asset type. It also provides information on unused commitments to provide liquidity, the amount of ownership, or seller's, interest in securities and loans, as well as credit exposures arising from asset-backed commercial paper conduits. At the bottom of this report page, each securitized asset type is compared to total assets and total managed assets. Securitization information is presented only for those BHCs that are engaged in securitization activities. Data is obtained from schedule HC-S of the FR Y-9C report.

Activity (\$000)

Securitization Activities

The sum of outstanding principal balances of all assets sold and securitized with servicing retained or with recourse or other seller-provided credit enhancements.

1-4 Family Residential Loans

Outstanding principal balance of closed-end loans secured by first or junior liens on 1-4 family residential properties that have been sold and securitized with servicing retained or with recourse or other seller-provided credit enhancements.

Home Equity Lines

Outstanding principal balance of revolving, open-end lines of credit secured by 1-4 family residential properties that have been sold and securitized with servicing retained or with recourse or other seller-provided credit enhancements.

Credit Card Receivables

Outstanding principal balance of

extensions of credit to individuals for household, family, and other personal expenditures arising from credit cards that have been sold and securitized with servicing retained or with recourse or other seller-provided credit enhancements.

Auto Loans

Outstanding principal balance of loans to individuals for the purpose of purchasing private passenger vehicles, including minivans, sport-utility vehicles, pickup trucks, and similar light trucks for personal use that have been sold and securitized with servicing retained or with recourse or other seller-provided credit enhancements.

Commercial and Industrial Loans

Outstanding principal balance of loans for commercial and industrial purposes to sole proprietorships, partnerships, corporations, and other business enterprises, whether secured (other than by real estate) or unsecured, single payment or installment, that have been sold and securitized with servicing retained or with recourse or other seller-provided credit enhancements.

All Other Loans and Leases

Outstanding principal balance of all other loans that cannot properly be reported in other categories, and all lease financing receivables that have been sold and securitized with servicing retained or with recourse or other seller-provided credit enhancements.

Retained Interest-Only Strips

The sum of the carrying values (maximum contractual credit exposure) of credit-enhancing interest-only strips that the BHC has retained as credit enhancements in connection with the securitization structures reported in HC-S, item 1.

1-4 Family Residential Loans

The carrying value (maximum contractual credit exposure) of credit-enhancing interest-only strips provided for securitized closed-end loans secured by first or junior liens on 1-4 family residential properties.

Home Equity Lines

The carrying value (maximum contractual credit exposure) of credit-enhancing interest-only strips provided for securitized revolving, open-end lines of credit secured by 1-4 family residential properties.

Credit Card Receivables

The carrying value (maximum contractual credit exposure) of credit-enhancing interest-only strips provided for securitized extensions of credit to individuals for household, family, and other personal expenditures arising from credit cards.

Auto Loans

The carrying value (maximum contractual credit exposure) of credit-enhancing interest-only strips provided for securitized loans to individuals for the purpose of purchasing private passenger vehicles, including minivans, sport-utility vehicles, pickup trucks, and similar light trucks for personal use.

Commercial and Industrial Loans

The carrying value (maximum contractual credit exposure) of credit-enhancing interest-only strips provided for securitized loans for commercial and industrial purposes to sole proprietorships, partnerships, corporations, and other business enterprises, whether secured (other than by real estate) or unsecured, single payment or installment.

All Other Loans and Leases

The carrying value (maximum contractual credit exposure) of credit-enhancing interest-only strips pro-

vided for all other securitized loans that cannot properly be reported in other categories, and all securitized lease financing receivables.

Retained Credit Enhancements

The sum of the unused portions of standby letters of credit, subordinated securities, and maximum contractual amounts of recourse or other credit exposures arising from credit enhancements that the BHC has provided or retained in connection with the securitization structures reported in HC-S, item 1, excluding retained credit-enhancing interest-only strips.

1-4 Family Residential Loans

The unused portions of standby letters of credit, subordinated securities, and maximum contractual amounts of recourse or other credit exposures arising from credit enhancements that the BHC has provided for securitized closed-end loans secured by first or junior liens on 1-4 family residential properties, excluding retained credit-enhancing interest-only strips.

Home Equity Lines

The unused portions of standby letters of credit, subordinated securities, and maximum contractual amounts of recourse or other credit exposures arising from credit enhancements that the BHC has provided for securitized revolving, open-end lines of credit secured by 1-4 family residential properties, excluding retained credit-enhancing interest-only strips.

Credit Card Receivables

The unused portions of standby letters of credit, subordinated securities, and maximum contractual amounts of recourse or other credit exposures arising from credit enhancements that the BHC has provided for securitized extensions of credit to individuals for household, family, and other personal expenditures arising from credit cards, excluding retained credit-enhancing interest-only strips.

Auto Loans

The unused portions of standby letters of credit, subordinated securities, and maximum contractual amounts of recourse or other credit exposures arising from credit enhancements that the BHC has provided for securitized loans for the purpose of purchasing private passenger vehicles, including minivans, sport-utility vehicles, pickup trucks, and similar light trucks for personal use, excluding retained credit-enhancing interest-only strips.

Commercial and Industrial Loans

The unused portions of standby letters of credit, subordinated securities, and maximum contractual amounts of recourse or other credit exposures arising from credit enhancements that the BHC has provided for securitized loans for commercial and industrial purposes to sole proprietorships, partnerships, corporations, and other business enterprises, whether secured (other than by real estate) or unsecured, single payment or installment, excluding retained credit-enhancing interest-only strips.

All Other Loans and Leases

The unused portions of standby letters of credit, subordinated securities, and maximum contractual amounts of recourse or other credit exposures arising from credit enhancements that the BHC has provided for all other securitized loans that cannot properly be reported in other categories, and all securitized lease financing receivables.

Total Retained Credit Exposure

The sum of total retained interest-only strips and other retained credit enhancements provided by the BHC to the securitization structures reported in schedule HC-S, item 1, of the FR Y-9C report.

Unused Commitments to Provide Liquidity (Servicer Advances)

The total dollar amount of unused

portions of commitments provided by the BHC to the securitization structures reported in HC-S, item 1.

Seller's Interest in Securities & Loans

The sum of securities carrying values or loan principal balances of the BHC's ownership (or seller's) interest associated with securitized home equity lines, securitized credit card receivables, and securitized commercial and industrial loans.

Home Equity Lines

The sum of securities carrying values or loan principal balances of the BHC's ownership (or seller's) interest associated with securitized home equity lines.

Credit Card Receivables

The sum of securities carrying values or loan principal balances of the BHC's ownership (or seller's) interest associated with securitized credit card receivables.

Commercial and Industrial Loans

The sum of securities carrying values or loan principal balances of the BHC's ownership (or seller's) interest associated with securitized commercial and industrial loans.

Asset-Backed Commercial Paper Conduits

The maximum amount of credit exposure arising from credit enhancements, in the form of standby letters of credit, subordinated securities, and other enhancements provided to conduit structures, plus unused commitments to provide liquidity to conduit structures.

Credit Exposure to Conduits Sponsored by the Bank, Bank Affiliate, or BHC

The unused portion of standby letters of credit, the carrying value of subordinated securities, and the maximum contractual amount of

credit exposure arising from other credit enhancements that has been provided to asset-backed commercial paper conduit structures sponsored by the BHC's bank(s), an affiliate of the bank or BHC, or the BHC.

Liquidity Commitment to Conduits Sponsored by the Bank, Bank Affiliate or BHC

The unused portions of commitments that function as liquidity facilities provided to asset-backed commercial paper conduit structures sponsored by the BHC's bank(s), an affiliate of the bank or BHC, or the BHC.

Activity as a Percent of Total Assets

Securitization Activities

The sum of outstanding principal balances of all assets sold and securitized with servicing retained or with recourse or other seller-provided credit enhancements divided by total assets.

1-4 Family Residential Loans

Outstanding principal balance of closed-end loans secured by first or junior liens on 1-4 family residential properties that have been sold and securitized with servicing retained or with recourse or other seller-provided credit enhancements divided by total assets.

Home Equity Lines

Outstanding principal balance of revolving, open-end lines of credit secured by 1-4 family residential properties that have been sold and securitized with servicing retained or with recourse or other seller-provided credit enhancements divided by total assets.

Credit Card Receivables

Outstanding principal balance of extensions of credit to individuals for household, family, and other personal expenditures arising from credit cards that have been sold and securitized with servicing retained or

with recourse or other seller-provided credit enhancements divided by total assets.

Auto Loans

Outstanding principal balance of loans to individuals for the purpose of purchasing private passenger vehicles, including minivans, sport-utility vehicles, pickup trucks, and similar light trucks for personal use that have been sold and securitized with servicing retained or with recourse or other seller-provided credit enhancements divided by total assets.

Commercial and Industrial Loans

Outstanding principal balance of loans for commercial and industrial purposes to sole proprietorships, partnerships, corporations, and other business enterprises, whether secured (other than by real estate) or unsecured, single payment or installment, that have been sold and securitized with servicing retained or with recourse or other seller-provided credit enhancements divided by total assets.

All Other Loans and Leases

Outstanding principal balance of all other loans that cannot properly be reported in other categories, and all lease financing receivables that have been sold and securitized with servicing retained or with recourse or other seller-provided credit enhancements divided by total assets.

Asset-Backed Commercial Paper Conduits

The maximum amount of credit exposure arising from credit enhancements, in the form of standby letters of credit, subordinated securities, and other enhancements, plus unused commitments to provide liquidity to conduit structures divided by total assets.

Credit Exposure to Conduits Sponsored by the Bank, Bank Affiliate, or BHC

The unused portion of standby let-

ters of credit, the carrying value of subordinated securities, and the maximum contractual amount of credit exposure arising from other credit enhancements that has been provided to asset-backed commercial paper conduit structures sponsored by the BHC's bank(s), an affiliate of the bank or BHC, or the BHC structures divided by total assets.

Liquidity Commitment to Conduits Sponsored by the Bank, Bank Affiliate or BHC

The unused portions of commitments that function as liquidity facilities provided to asset-backed commercial paper conduit structures sponsored by the BHC's bank(s), an affiliate of the bank or BHC, or the BHC divided by total assets.

Percent of Total Managed Assets

Definition of Managed Assets

Managed assets are defined as the sum of on-balance-sheet loans and leases plus securitized loans and leases.

1-4 Family Residential Loans

Managed loans secured by first or junior liens on 1-4 family residential properties divided by total managed assets.

Home Equity Lines

Managed revolving, open-end lines of credit secured by 1-4 family residential properties divided by total managed assets.

Credit Card Receivables

Managed credit to individuals for household, family, and other personal expenditures arising from credit cards divided by total managed assets.

Auto Loans and Other Consumer Loans

Managed loans to individuals for the purpose of purchasing private passenger vehicles, including minivans, sport-utility vehicles, pickup trucks,

and similar light trucks for personal use and other consumer loans divided by total managed assets.

Commercial and Industrial Loans

Managed loans for commercial and industrial purposes to sole proprietorships, partnerships, corporations, and other business enterprises, whether secured (other than by real

estate) or unsecured, single payment or installment, divided by total managed assets.

All Other Loans and Leases

All other managed loans that cannot properly be reported in other categories and all lease financing receivables divided by total managed assets.